

Certificate of Notice Page 1 of 4
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Kevin H. Sumner
 Anita L. Sumner
 Debtors

Case No. 12-17666-amc
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2

User: admin
 Form ID: 3180W

Page 1 of 2
 Total Noticed: 20

Date Rcvd: Dec 22, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 24, 2017.

db/jdb +Kevin H. Sumner, Anita L. Sumner, 423 Inkwell Court, Oxford, PA 19363-1826
 13474399 +Landmark Asset Receivables Management, 7340 S Kyrene Rd, Recovery Dept - T120,
 Tempe, AZ 85283-4573
 13305070 Navient Solutions, Inc., Department of Education Loan Services, P.O. Box 9635,
 Wilkes-Barre, PA 18773-9635
 12966281 +The Bank of New York Mellon et al, GMAC Mortgage, LLC, Attn: Payment Processing,
 3451 Hammond Avenue, Waterloo, IA 50702-5300

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: bankruptcy@phila.gov Dec 23 2017 00:42:24 City of Philadelphia,
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,
 Philadelphia, PA 19102-1595

smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Dec 23 2017 00:41:50
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946

smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Dec 23 2017 00:42:22 U.S. Attorney Office,
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 12874954 +EDI: OPHSUBSID.COM Dec 23 2017 00:43:00 AZUREA I, LLC, C O WEINSTEIN AND RILEY, PS,
 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
 12963263 EDI: BECKLEE.COM Dec 23 2017 00:43:00 American Express Bank, FSB, c o Becket and Lee LLP,
 POB 3001, Malvern, PA 19355-0701
 12855818 EDI: BECKLEE.COM Dec 23 2017 00:43:00 American Express Centurion Bank,
 c o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701
 12893231 EDI: CAPITALONE.COM Dec 23 2017 00:43:00 Capital One Bank (USA), N.A., PO Box 71083,
 Charlotte, NC 28272-1083
 12931186 +EDI: GMACFS.COM Dec 23 2017 00:43:00 GMAC Mortgage LLC, Attn: Bankruptcy Department,
 1100 Virginia Drive, Ft. Washington PA 19034-3277
 13369170 +EDI: RMSC.COM Dec 23 2017 00:43:00 Green Tree Servicing LLC, 7340 S. Kyrene Rd.,
 Recovery Dept - T120, Tempe, AZ 85283-4573
 12892384 EDI: RESURGENT.COM Dec 23 2017 00:43:00 LVNV Funding, LLC its successors and assigns as,
 assignee of One Main Financial Inc., Resurgent Capital Services, PO Box 10587,
 Greenville, SC 29603-0587
 12915840 EDI: BL-CREDIGY.COM Dec 23 2017 00:43:00 Main Street Acquisition Corp., assignee,
 of CHASE BANK USA, N. A., c o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701
 12951690 EDI: PRA.COM Dec 23 2017 00:43:00 Portfolio Recovery Associates, LLC, POB 41067,
 Norfolk VA 23541
 13035436 +EDI: PRA.COM Dec 23 2017 00:43:00 PRA Receivables Management, LLC, POB 41067,
 Norfolk, VA 23541-1067
 12836494 +EDI: DRIV.COM Dec 23 2017 00:43:00 Santander Consumer USA, Po Box 560284,
 Dallas, TX 75356-0284
 12953822 +EDI: WFFC.COM Dec 23 2017 00:43:00 WELLS FARGO BANK, NA, ATTENTION: BANKRUPTCY DEPARTMENT,
 MAC # D3347-014, 3476 STATEVIEW BOULEVARD, FORT MILL, SC 29715-7203
 12993136 +EDI: WFFC.COM Dec 23 2017 00:43:00 Wells Fargo Bank, N.A.,
 Attention: Bankruptcy Department, MAC # D3347-014, 3476 Stateview Boulevard,
 Fort Mill, Sc 29715-7203

TOTAL: 16

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

12922361* Main Street Acquisition Corp., assignee, of CHASE BANK USA, N. A., c o Becket and Lee LLP,
 POB 3001, Malvern, PA 19355-0701

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 24, 2017

Signature: /s/Joseph Speetjens

District/off: 0313-2

User: admin
Form ID: 3180W

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CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 21, 2017 at the address(es) listed below:

ANDREW SPIVACK on behalf of Creditor Wells Fargo Bank, NA paeb@fedphe.com
ANDREW F GORNALL on behalf of Creditor GMAC MORTGAGE, LLC agornall@kmlawgroup.com,
bkgroup@kmlawgroup.com
ANDREW F GORNALL on behalf of Creditor The Bank of New York Mellon et al....
agornall@kmlawgroup.com, bkgroup@kmlawgroup.com
KATHERINE SCHREIBER on behalf of Plaintiff Kevin H. Sumner kathy_schreiber@yahoo.com
KATHERINE SCHREIBER on behalf of Plaintiff Anita L. Sumner kathy_schreiber@yahoo.com
KATHERINE SCHREIBER on behalf of Debtor Kevin H. Sumner kathy_schreiber@yahoo.com
KATHERINE SCHREIBER on behalf of Joint Debtor Anita L. Sumner kathy_schreiber@yahoo.com
SENIQUE MONEE MOORE on behalf of Creditor WELLS FARGO HOME MORTGAGE
senique.moore@wellsfargo.com
THOMAS I. PULEO on behalf of Creditor The Bank of New York Mellon et al....
tpuleo@kmlawgroup.com, bkgroup@kmlawgroup.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov
WILLIAM C. MILLER, Esq. ecfemails@ph13trustee.com, philaecf@gmail.com
WILLIAM EDWARD CRAIG on behalf of Creditor Santander Consumer USA Inc.
ecfmail@mortoncraig.com, mhazlett@mortoncraig.com;mortoncraigecf@gmail.com

TOTAL: 12

Information to identify the case:		
Debtor 1	Kevin H. Sumner	Social Security number or ITIN xxx-xx-5338
	First Name Middle Name Last Name	EIN --
Debtor 2	Anita L. Sumner	Social Security number or ITIN xxx-xx-4598
(Spouse, if filing)	First Name Middle Name Last Name	EIN --
United States Bankruptcy Court Eastern District of Pennsylvania		
Case number: 12-17666-amc		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Kevin H. Sumner

Anita L. Sumner

12/21/17

By the court: Ashely M. Chan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.